

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:)	
)	
Ryan J. Nobrega et al.)	Examiner: Not yet assigned
)	
Application No.: Not yet assigned)	Art Unit: Not yet assigned
)	
Filed: Herewith)	
)	
For: Method and Apparatus for)	
Performing a Credit Based)	
Transaction Between a User of a)	
Wireless Communications Device)	
and a Provider of a Product or)	
Service)	
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Assistant Commissioner for Patents		
Washington, D.C. 20231		

JC915 U.S. PTO
09/759627
01/12/01

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability or constitutes prior art with respect to the present invention.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

X 37 C.F.R. §1.97(b).

37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

_____ A statement pursuant to 37 C.F.R. §1.97(e) or

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- (1) A statement pursuant to 37 C.F.R. §1.97(e); and
- (2) A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement.

If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

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Date of Deposit January 12, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Julie Arango

(Typed or printed name of person mailing paper or fee)

Julie Arango 1-12-01
(Signature of person mailing paper or fee) (Date)

Form PTO-1449 (Modified)		Atty Docket No.: 3399P040		Serial No.: Not yet assigned		J0915 U.S. PTO 09/759627  01/12/01	
List of Patents and Publications Statement (Use several sheets if necessary)				Applicant: Ryan J. Nobrega et al. Filing Date: Herewith			
REFERENCE DESIGNATION				U.S. PATENT DOCUMENTS			
Examiner Initials		Document No.		Class	Sub-Class	Filing date if appropriate	
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
FOREIGN PATENT DOCUMENTS							
No.		Document No.	Date	Country	Class	Sub-Class	Trans-lation
	AL						
	AM						
	AN						
	AO						
	AP						
OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	Ian Drysdale, "New Way to Pay", 12-25-00, Interactive Week, http://www.zdnet.com/intweek/stories/news/0,4164,2668862,00.html					
	AS						
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Examiner				Date Considered			
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